

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on August 29, 2003, John Payne executed and delivered to Leslie B. Shumake, Jr. Attorney at Law as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Decision One Mortgage Company, LLC and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$183,958.00 payable to the order of Decision One Mortgage Company, LLC; said Deed of Trust is recorded in Trust Deed Book 1842 at Page 471 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Decision One Mortgage Company, LLC and Lender's successors and assigns, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute

Michael S. McKay as Substitute Trustee therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Decision One Mortgage Company, LLC and Lender's successors and assigns has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 6th day of March, 2006.

Mortgage Electronic Registration Systems,
Inc., acting solely as a nominee for
Lender, Decision One Mortgage Company, LLC
and Lender's successors and assigns

By: _____

Title: _____

By: _____

Title: _____

Eric T. [Signature]
AVP

Scott Walter
AVP

Dyke
(encl)

STATE OF Minnesota)
COUNTY OF Sakota) ss

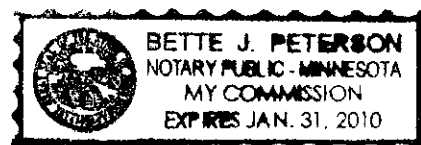
ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 6th day of March, 2006, within my jurisdiction, the within named Eric Tate and Scott Walter, respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Decision One Mortgage Company, LLC and Lender's successors and assigns, and that for and on behalf of the said entity as its Asst. Vice President and Asst. Vice President, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 6th day of March, 2006.

My Commission Expires:
1-31-2010

Bette J. Peterson
NOTARY PUBLIC



John Payne 32507H w. JD
DHGW No. 31706H
THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:
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Little Rock, Arkansas 72205
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